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| Information | to identify the case: | | | • | | |
|--|-----------------------|----------------------|------------|---------------------------|---|--------------------------------|
| Debtor 1 | James Fitzgerald B | owyer Middle Name | e Last Nar | ne | Last 4 digits of Social Security number or ITIN | <u>xxx-xx-4428</u> |
| Debtor 2 (Spouse, if filing) | First Name | Middle Name | | | Last 4 digits of Social Security number or ITIN | |
| United States Bankruptcy Court for the: Eastern Case number: 19-13113-mdc | | | Distric | t of Pennsylvania (State) | [Date case filed for chapter 7 | 5/13/19 MM / DD / YYYY OR |
| Case number: | 10 10110-IIIdo | | | | [Date case filed in chapter Date case converted to chapter 7 | MM / DD / YYYY MM / DD / YYYY |

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case — No Proof of Claim Deadline 12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

| | About Debtor 1: | About Debtor 2: | : | | |
|---|--|------------------------|--|--|--|
| 1. Debtor's full name | James Fitzgerald Bowyer | | | | |
| 2. All other names used in the last 8 years | | | | | |
| 3. Address | 108 E. Mill Road Flourtown, PA 19031 | If Debtor 2 lives | If Debtor 2 lives at a different address: | | |
| Debtor's attorney Name and address | Thomas D. Kenny, Esquire Kenny, Burns & McGill 1500 John F. Kennedy Blvd., Suite 520 Philadelphia, PA 19102 | Contact phone Email | (215) 423-5500 filings@kennyburnsmcgill.com | | |
| 5. Bankruptcy trustee Name and address | Lynne E. Feldman, Esquire Feldman Law Offices PC 221 N. Cedar Crest Blvd. Allentown, PA 18104 | Contact phone Email | (610) 530-9285 trustee.feldman@rcn.com | | |

For more information, see page 2

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James Fitzgerald Bowyer

Case number (if known) 19-13113-mdc

6. Bankruptcy clerk's office

Debtor

Documents in this case may be filed at this address.

You may inspect all records filed in this case at this office or online at www.pacer.gov.

900 Market Street Suite 400 Philadelphia, PA 19107

Hours open

Philadelphia Office -- 8:30 a.m. to 5:00 p.m. Reading Office -- 8:00 a.m. to 4:30 p.m.

Contact phone

(215) 408-2800

7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend.

9/11/2019 at Date

1:15 p.m.

Location:

900 Market Street, Suite 304A Philadelphia, PA 19107

10/13/19

Creditors may attend, but are not required to do so.

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

8. Presumption of abuse

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

[The presumption of abuse does not arise.]

9. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:

You must file a complaint:

if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or

if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).

You must file a motion if you assert that

the discharge should be denied under $\S 727(a)(8)$ or (9).

Deadline to object to exemptions:

Filing deadline:

Filing deadline:

30 days after the *conclusion* of the meeting of creditors

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

10. Proof of claim

Please do not file a proof of claim unless you receive a notice to do so.

No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.

11. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

THE UNITED STATES BANKRUPTCY COURT

FOR THE EASTERN DISTRICT OF PENNSYLVANIA

In re: : Case No: 19-13113

James Fitzgerald Bowyer

: Chapter 7

Debtor

CERTIFICATE OF SERVICE

I hereby certify that service upon all interested parties, indicated below was made by sending true and correct copies of the Notice of Chapter 7 Bankruptcy Case—No Proof of Claim Deadline by this Court's electronic filing system and First-Class Mail on August 16, 2019 as follows:

Capital One Bank
P.O. Box 30281
Richard Kim, Esquire
c/o Ryan N. Boland, Esquire

Salt Lake City, UT 84130-0281 Offit Kurman, P.A.

Ten Penn Center

1801 Market Street, Suite 2300 Philadelphia, PA 19103-1627

Wells Fargo Home Mortgage
PO Box 10355
United States Trustee
Office of the U.S. Trustee

Des Moines, IA 50306-0355 833 Chestnut Street, Suite 502
Philadalphia PA 10106 2008

Philadelphia, PA 19106-2908

Capital One Bank USA NA Ryan N. Boland, Esquire

P.O. Box 30281 Offit Kurman, P.A. Salt Lake City, UT 84130-0281 Ten Penn Center

1801 Market Street, Suite 2300 Philadelphia, PA 19103-1627

Mr. James Fitzgerald Bowyer

United States Bankruptcy Court

108 F. Mill Bond

OO Market Street, Suite 400

108 E. Mill Road 900 Market Street, Suite 400 Flourtown, PA 19031 Philadelphia, PA 19107-4233

Capital One Bank USA NA

The Kim Law Firm, LLC

P.O. Box 30285 c/o Ryan N. Boland, Esquire

Salt Lake City, UT 84130-0285

Offit Kurman, P.A.
Ten Penn Center

1801 Market Street, Suite 2300

Philadelphia, PA 19103

Lynne E. Feldman, Trustee Feldman Law Offices PC 221 N. Cedar Crest Blvd. Allentown, PA 18104

Kenny, Burns & McGill.

By: /s/Thomas D. Kenny

Thomas D. Kenny Attorneys for Debtor Attorney Identification No.: 77611

1500 John F. Kennedy Boulevard, Suite 520

Philadelphia, PA 19102

(215) 423-5500

filings@kennyburnsmcgill.com